



Your retirement. Plan smart.

Marymount University 403(b) Retirement Plan

You can still consolidate your accounts

If you currently have a Plan account under the TIAA Group Supplemental Retirement Annuity (GSRA), Retirement Annuity (RA) and/or Supplemental Retirement Annuity (SRA) contract, it was excluded from the transition to Voya. However, should you be interested in consolidating your TIAA Plan account(s) with Voya, you can request a transfer, or contract exchange, of your GSRA/RA/SRA account by contacting our Account Consolidation Team at (866) 865-2660. They are experienced with managing the transfer of assets from TIAA legacy contracts and will work with you through the entire exchange process. Retirement Consultants are registered representatives of and offer securities through Voya Financial Advisors, Inc. (member SIPC).

CAPTRUST continues to serve as a resource providing financial wellness, savings, and investment advice. You may call CAPTRUST at 1-800-967-9948 to speak to a counselor, who will assist you with your investment questions and other financial inquiries. CAPTRUST also provides a Retirement Blueprint financial plan to assist with your long-term financial needs. Counselors are available Monday to Thursday, 8:30 a.m. to 5:30 p.m. and Friday 8:30 a.m. to 4 p.m. ET, or you can make an appointment online via www.captrustadvice.com.

Please note: the contract exchange option does not apply to the assets in the TIAA Traditional. These will automatically exchange to Voya transfer through a series of 60 monthly withdrawals that began in November 2022.

A contract exchange is not automatic and must be initiated by the participant. Carefully consider the provisions of your TIAA contract with those offered by Voya and the new product for differences in cost, benefits, surrender charges or other important features before transferring assets. There may also be tax consequences associated with the transfer of assets. Rollover assets may be subject to an IRS 10% premature distribution penalty tax. Consult your own legal and tax advisors regarding your situation.

Next Steps to Consolidate:

Contact our Account Consolidation Team at (866) 865-2660 or
CAPTRUST at 1-800-967-9948



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Plan Access Points:

- Plan website: **Marymount.beready2retire.com**
- Phone Number: **(800) 584-6001**;
TDD Phone Number: **(800) 579-5708**

Retirement Readiness Service Center:
Monday – Friday, 8 a.m. - 9 p.m. ET,
(excluding stock market holidays)

Automated voice response system: available 24/7

- Voya Retire mobile app



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Marymount.beready2retire.com

Use the Voya Retire app to view your account balance, conduct transactions and more! Check out the app by searching “Voya Retire” in your favorite app store.

e-Delivery

Your Plan account statements and correspondence have defaulted to online delivery and are available 24/7 through your account at **Marymount.beready2retire.com**. Should you wish to receive mailed statements, log on to your account at Marymount.beready2retire.com and select My Profile to update your communication preferences or by calling **(800) 584-6001**. Choose to go completely paperless with all communications and become part of Voya’s educational email series, designed to help you stay on track with your goals.

Experience myOrangeMoney®

See how your retirement savings today translates to future income tomorrow. Orange Money is the money you save today – for tomorrow. This interactive, educational online experience can help you visualize the money you can spend now and the money you need to save for your future. It helps make planning for retirement a whole lot easier as it helps you understand your financial needs during retirement in real, everyday terms. It estimates what you’ll need each month during retirement and the adjustments you can make now to help you be ready for a better tomorrow. Download the free Voya Retire app from the App Store or Google Play (keyword: Voya Retire).

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IMPORTANT: The illustrations or other information generated by the calculators are hypothetical in nature, do not reflect actual investment results, and are not guarantees of future results. This information does not serve, either directly or indirectly, as legal, financial or tax advice and you should always consult a qualified professional legal, financial and/or tax advisor when making decisions related to your individual tax situation.



You should consider the investment objectives, risks, and charges and expenses of mutual funds offered through a retirement plan carefully before investing. The fund prospectuses and information booklet containing this and other information can be obtained by contacting your local representative. Please read the information carefully before investing.

Mutual funds under a trust or custodial account agreement are intended to be long-term investments designed for retirement purposes. If withdrawals are taken prior to age 59½, an IRC 10% premature distribution penalty tax will apply, unless an IRS exception applies. Account values fluctuate with market conditions, and when surrendered, the principal may be worth more or less than the original amount invested. A group fixed annuity is an insurance contract designed for investing for retirement purposes. The guarantee of the fixed account is based on the claims-paying ability of the issuing insurance company. Although it is possible to have guaranteed income for life with a fixed annuity, there is no assurance that this income will keep up with inflation. Money taken from the plan will be taxed as ordinary income in the year the money is distributed. An annuity does not provide any additional tax benefit, as tax deferral is provided by the Plan. Annuities may be subject to additional fees and expenses, to which other tax-deferred funding vehicles may not be subject. However, an annuity does offer other features and benefits, such as lifetime income payments and death benefits, which may be valuable to you.

For 403(b)(1) fixed or variable annuities, employee deferrals (including earnings) may generally be distributed only upon your: attainment of age 59½, severance from employment, death, disability, or hardship. Note: Hardship withdrawals are limited to employee deferrals made after 12/31/88. Exceptions to the distribution rules: No Internal Revenue Code withdrawal restrictions apply to '88 cash value (employee deferrals (including earnings) as of 12/31/88) and employer contributions (including earnings). However, employer contributions made to an annuity contract issued after December 31, 2008 may not be paid or made available before a distributable event occurs. Such amounts may be distributed to a participant or if applicable, the beneficiary: upon the participant's severance from employment or upon the occurrence of an event, such as after a fixed number of years, the attainment of a stated age, or disability. For 403(b)(7) custodial accounts, employee deferrals and employer contributions (including earnings) may only be distributed upon your: attainment of age 59½, severance from employment, death, disability, or hardship. Note: hardship withdrawals are limited to: employee deferrals and '88 cash value (earnings on employee deferrals and employer contributions (including earnings) as of 12/31/88).

Not FDIC/NCUA/NCUSIF Insured | Not a Deposit of a Bank/Credit Union | May Lose Value | Not Bank/Credit Union Guaranteed | Not Insured by Any Federal Government Agency

Insurance products, annuities and retirement plan funding issued by (third party administrative services may also be provided by) Voya Retirement Insurance and Annuity Company (“VRIAC”), Windsor, CT. VRIAC is solely responsible for its own financial condition and contractual obligations. Plan administrative services provided by VRIAC or Voya Institutional Plan Services LLC (“VIPS”). VIPS does not engage in the sale or solicitation of securities. All companies are members of the Voya® family of companies. **Securities distributed by Voya Financial Partners LLC (member SIPC) or third parties with which it has a selling agreement.** Custodial account agreements or trust agreements are provided by Voya Institutional Trust Company. All products and services may not be available in all states.

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